

Information to identify the case:			
Debtor 1:	Lori A Karr		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23-18062-JNP		
	Social Security number or ITIN: xxx-xx-7590		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 9/15/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lori A Karr	
2. All other names used in the last 8 years	aka Lori A Stefanou	
3. Address	1632 Charter Oak Avenue Blackwood, NJ 08012	
4. Debtor's attorney Name and address	Brad J. Sadek Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: bradsadek@gmail.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 9/16/23

For more information, see page 2

Debtor Lori A Karr

Case number 23-18062-JNP

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>November 9, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 571 854 9346, Click on JOIN using passcode 0895556855, or call 1-856-329-3438 For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 1/8/24</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 11/27/23 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Lori A Karr
Debtor

Case No. 23-18062-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Sep 19, 2023

Form ID: 309I

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Lori A Karr, 1632 Charter Oak Avenue, Blackwood, NJ 08012-5008
520024886	+ Fed Loan Servicing, FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
520024895	+ Quorum Federal Credit, Po Box 77404, Ewing, NJ 08628-6404
520024901	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bradsadek@gmail.com	Sep 19 2023 21:31:00	Brad J. Sadek, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ Email/Text: pmarraffa@standingtrustee.com	Sep 19 2023 21:31:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520024868	+ Email/Text: customercare@adminrecovery.com	Sep 19 2023 21:33:00	Admin recovery, 6225 Sheridan Dr., Ste 118, Buffalo, NY 14221-4800
520024869	Email/Text: bankruptcy@alliantcreditunion.com	Sep 19 2023 21:33:00	Alliant Credit Union, Attn: Bankruptcy, 11545 E Touhy Ave, Chicago, IL 60666
520024870	+ Email/Text: broman@amhfcu.org	Sep 19 2023 21:32:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
520024871	^ MEBN	Sep 19 2023 21:30:52	Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
520024872	+ Email/Text: bk@avant.com	Sep 19 2023 21:33:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
520024873	+ EDI: BANKAMER.COM	Sep 20 2023 01:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520024874	+ EDI: TSYS2	Sep 20 2023 01:12:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
520024876	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 19 2023 21:51:05	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
520024877	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520024878	+ Email/Text: clientservices@credit-control.com	Sep 19 2023 21:32:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404,

District/off: 0312-1

User: admin

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Date Rcvd: Sep 19, 2023

Form ID: 309I

Total Noticed: 42

			Ewing, NJ 08628-6404
520024880	+ Email/Text: mediamanagers@clientservices.com	Sep 19 2023 21:31:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
520024881	+ EDI: WFNNB.COM	Sep 20 2023 01:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520024882	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 19 2023 21:51:24	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520024885	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 19 2023 21:31:00	Dovenmuehle Mortgage, Inc./Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
520024889	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520024883	+ Email/Text: deptbankruptcy@deltacommunitycu.com	Sep 19 2023 21:32:00	Delta Community Credit, 1025 Virginia Ave, Atlanta, GA 30354-1319
520024884	+ EDI: DISCOVER.COM	Sep 20 2023 01:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520024887	+ EDI: IRS.COM	Sep 20 2023 01:12:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520024879	EDI: JPMORGANCHASE	Sep 20 2023 01:12:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520024888	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 19 2023 21:31:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520024890	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 19 2023 21:32:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
520024891	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 19 2023 21:32:00	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
520024892	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2023 21:31:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
520024893	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2023 21:31:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
520024875	Email/Text: Bankruptcy.Notices@pnc.com	Sep 19 2023 21:31:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
520024894	Email/Text: banko@preferredcredit.com	Sep 19 2023 21:31:00	Preferred Credit Inc, Po Box 1970, St Cloud, MN 56301
520024898	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 19 2023 21:31:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
520024896	+ EDI: NAVIENTFKASMSERV.COM	Sep 20 2023 01:12:00	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
520024897	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2023 21:33:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520024899	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520024900	EDI: TDBANKNORTH.COM	Sep 20 2023 01:12:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
520024902	+ EDI: WFFC2	Sep 20 2023 01:12:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
520024903	+ EDI: WFFC2	Sep 20 2023 01:12:00	Wells Fargo Home Mortgage, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
520024904	+ Email/Text: bkfilings@zwickerpc.com	Sep 19 2023 21:33:00	Zwicker & Associates, 80 Minuteman Road,

District/off: 0312-1

User: admin

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Form ID: 309I

Total Noticed: 42

Andover, MA 01810-1008

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters